

Statement of
Frances Tucci-Farley
Resident of Howard County, Maryland

Before the
Committee on Health, Education, Labor and Pensions
United States Senate

Field Hearing
Senator Barbara Mikulski, presiding
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Senator Mikulski and Committee Members –

My name is Frances Tucci-Farley and I am a resident of Howard County Maryland. Thank you for the opportunity to share my story with you about what I've gone through to get health care for me and my son.

All of this started back in early June when I was in a car accident and injured. Shortly after the accident, I was laid off from my job. I went to the Department of Social Services here in the county to apply for health care for myself. Thankfully, my son (he just turned six earlier this month), had health insurance through his father.

Between June and October, I tried several times to check on my application at Social Services and was unable to get an answer from anyone. The only feedback I received about my application was a letter stating, and I quote, "an agency delay has occurred beyond our control."

Then came October 9th. My entire world changed in an instant on this day. There was a tragic loss. The father of my son passed away from a heart attack. It was a sudden, unexpected, and devastating loss. I was devastated. My son was devastated.

His death had a significant emotional and financial impact. In addition, I was concerned about health care for my son because his health benefits through his father were terminated upon his father's death. Now it was me and my son who needed health care. So, on October 9th, the very same day my son lost his father, I headed to the East Columbia Library. I had heard about Healthy Howard and that the Health Department was having open enrollment for health care at that branch. There were a lot of people at the library who needed health care. I waited my turn and was seen by someone from the Health Department. They collected my documents and signed me up for a phone appointment to figure out what program we were eligible for. When I told the Health Department people about my situation, they immediately set me up with one of their staff who helped connect me to several community resources. They were able to tell me about grief counseling options, even a camp for children who have lost a parent that I can sign up my son for this summer.

Compared to what I had been through at Social Services, this seemed too easy. I went to the library thinking I was just applying for Healthy Howard, but when they worked on my case I was told that I was eligible for Medical Assistance. And my son was eligible for the Maryland Children's Health Program or MCHP.

I thought everything was set and then we had another major set back. The Health Department called to say that since I had applied at Social Services first and my case was still pending there, the Health Department wasn't allowed to work on it. Social Services had done nothing for me since June but the Health Department wasn't allowed to work on my case and get us approved for health care. This makes absolutely no sense and must be changed. If the system at Social Services is so overwhelmed and they had a way to take one more person out of their lobby by allowing another agency to work on my case, why wouldn't they want to take advantage of that? I wasn't applying for other services, we just needed health care. Thankfully, the supervisor at the Health Department was able to figure out a way to get my case released and both my son and I were approved for health care. We were even able to get a temporary card for my son so he could get his medications. He had been without his meds for 5 days.

I have been going through a lot over these past few months. I was injured in an accident, I lost my job and I am now faced with raising a child on my own. The Health Department and this new process they have to enroll people – the Health-e-Link system – really made it easy. To me, it also made applying for health care a humane and professional process. It is hard enough as it is to ask for help and it gets really frustrating and upsetting when you don't know what you qualify for and you can't seem to get anyone to answer your questions or give you an update on your case. I wasn't asking to be treated differently from anyone else. I did all the right stuff – I went to Social Services, I filled out the application, I gathered up all of my important documents. I just needed someone to work on my case and see if I was eligible for health care. Then, all of a sudden, I needed help for my son as well. There was this overwhelming sense of despair and helplessness when I first applied for health care at Social Services. It was an entirely different feeling when I got to the library on October 9th. With the Health Department and that Health-e-Link system, I got feedback immediately – they told me what we were likely to be eligible for and then explained what would happen next with the application.

Even in the best of situations, it is hard work having a pulse. Health care is not a luxury item. It is something I need for myself and for my son. There must be an easier way to get people access to health care. It looks like the Health Department may have a solution with Health-e-Link.

Thank you for the opportunity to share my story with you today.